

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

MICHAEL J. MONACO
DARLENE A. MONACO
Debtor(s)

Case No. 19-21110TPA

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/20/2019.
- 2) The plan was confirmed on 05/10/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/09/2019.
- 5) The case was dismissed on 02/03/2020.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 14.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$60,420.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$8,596.10
Less amount refunded to debtor	\$346.15

NET RECEIPTS: **\$8,249.95**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,016.17
Court Costs	\$310.00
Trustee Expenses & Compensation	\$328.67
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$1,654.84**

Attorney fees paid and disclosed by debtor: **\$2,000.00**

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS NATIONAL BANK	Unsecured	8,220.00	8,220.29	8,220.29	0.00	0.00
CAPITAL ONE NA**	Unsecured	478.00	542.26	542.26	0.00	0.00
CHASE BANK USA NA(*)	Unsecured	10,223.00	10,223.01	10,223.01	0.00	0.00
CLERK, U S BANKRUPTCY COURT	Priority	NA	NA	110.60	110.60	0.00
CREDIT ONE BANK	Unsecured	1,076.00	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL BANK	Unsecured	1,030.00	1,030.06	1,030.06	0.00	0.00
HUNTINGTON NATIONAL BANK(*)	Unsecured	14,652.00	14,652.24	14,652.24	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	1,271.00	0.00	0.00	0.00	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	0.00	0.00	0.00	0.00
LVNV FUNDING LLC	Unsecured	1,076.00	1,307.00	1,307.00	0.00	0.00
NAVIENT SOLUTIONS LLC O/B/O US	Unsecured	45,543.00	37,356.36	37,356.36	0.00	0.00
NEW REZ LLC D/B/A SHELLPOINT MORTGAGE	Secured	43,640.00	47,794.43	0.00	4,179.27	0.00
NEW REZ LLC D/B/A SHELLPOINT MORTGAGE	Secured	0.00	0.00	15,722.22	0.00	0.00
NEW REZ LLC D/B/A SHELLPOINT MORTGAGE	Priority	0.00	0.00	0.00	0.00	0.00
PA DEPARTMENT OF REVENUE*	Unsecured	NA	193.78	193.78	0.00	0.00
PA DEPARTMENT OF REVENUE*	Priority	NA	3,042.99	3,042.99	0.00	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	NA	332.93	332.93	0.00	0.00
PNC BANK NA	Secured	0.00	2,806.73	2,806.73	0.00	0.00
PNC BANK NA	Secured	42,951.00	42,783.99	0.00	2,305.24	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	268.00	233.55	233.55	0.00	0.00
PRA AG FUNDING LLC	Unsecured	269.00	NA	NA	0.00	0.00
SOUTH PARK SD & S PARK TWP (EIT)	Priority	NA	1,407.30	1,407.30	0.00	0.00
SYNCHRONY BANK	Unsecured	NA	389.56	389.56	0.00	0.00
UNIFUND CCR	Unsecured	1,231.00	1,231.08	1,231.08	0.00	0.00
UPMC HEALTH SERVICES	Unsecured	NA	685.48	685.48	0.00	0.00
UPMC PHYSICIAN SERVICES	Unsecured	NA	180.31	180.31	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	35,881.00	35,532.35	35,532.35	0.00	0.00
VERIZON BY AMERICAN INFOSOURCE	Unsecured	NA	918.20	918.20	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$6,484.51	\$0.00
Mortgage Arrearage	\$18,528.95	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$18,528.95	\$6,484.51	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$4,560.89	\$110.60	\$0.00
TOTAL PRIORITY:	\$4,560.89	\$110.60	\$0.00
GENERAL UNSECURED PAYMENTS:	\$113,028.46	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$1,654.84</u>
Disbursements to Creditors	<u>\$6,595.11</u>
TOTAL DISBURSEMENTS :	<u>\$8,249.95</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/08/2020

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.